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7. A computer program embodied on a computer readable medium for initiation of an agreement utilizing a network, comprising:
- (a) a code segment for allowing a buyer and a seller to negotiate terms of trade utilizing a network;
  - (b) a code segment for receiving from the buyer a form indicating the terms of trade utilizing the network;
  - (c) a code segment for receiving an identifier from the buyer utilizing the network;
  - (d) a code segment for sending the form to a bank for assessing the credit of the buyer utilizing the network, wherein the bank to which the credit application is sent is based on the identifier;
  - (e) a code segment for forwarding the form to the seller along with the assessment of the credit of the buyer utilizing the network;
  - (f) a code segment for allowing the seller to digitally sign the form utilizing the network;
  - (g) a code segment for receiving the digitally signed form from the seller utilizing the network; and
  - (h) a code segment for transmitting a notice to the buyer indicating that the digitally signed form has been received from the seller, thus initiating the agreement.
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13. A system for initiation of an agreement utilizing a network, comprising:
- (a) logic for allowing a buyer and a seller to negotiate terms of trade utilizing a network;
  - (b) logic for receiving from the buyer a form indicating the terms of trade utilizing the network;
  - (c) logic for receiving an identifier from the buyer utilizing the network;
  - (d) logic for sending the form to a bank for assessing the credit of the buyer utilizing the network, wherein the bank to which the credit application is sent is based on the identifier;

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- (e) logic for forwarding the form to the seller along with the assessment of the credit of the buyer utilizing the network;
  - (f) logic for allowing the seller to digitally sign the form utilizing the network;
  - (g) logic for receiving the digitally signed form from the seller utilizing the network; and
  - (h) logic for transmitting a notice to the buyer indicating that the digitally signed form has been received from the seller, thus initiating the agreement.
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